



Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/784,968
Filing Date	February 25, 2004
First Named Inventor	Connie COLMAN
Art Unit	3692
Examiner Name	Benjamin S. Fields
Attorney Docket Number	47004.000276

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## U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2001/0011255	08-02-2001	Asay et al.	
	2.	US 2001/0037289	11-01-2001	Mayr et al.	
	3.	US 2001/0047313	11-29-2001	Kanai	
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	6.	US 2002/0013728	01-31-2002	Wilkman	
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	8.	US 2002/0038363	03-28-2002	MacLean	
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	10.	US 2002/0052833	05-02-2002	Lent et al.	
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	16.	US 2002/0087468	07-04-2002	Ganesan et al.	
	17.	US 2002/0091628	07-11-2002	Kunimatsu	
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	25.	US 2003/0046223	03-06-2003	Crawford et al.	
	26.	US 2003/0101133	05-29-2003	DeFrancesco Jr. et al.	
	27.	US 2003/0120586	06-26-2003	Litty	
	28.	US 2003/0135448	07-17-2003	Aguias et al.	
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	33.	US 2003/0195840	10-16-2003	Xu	
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	41.	US 4594663	06-10-1986	Hirayama	
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	51.	US 4964043	10-16-1990	Galvin	
	52.	US 5206803	04-27-1993	Vitagliano	
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	62.	US 5444844	08-22-1995	Inoue	
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	75.	US 5701400	12-23-1997	Amado	
	76.	US 5715402	02-03-1998	Popolo	
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		Country Code Number- Kind Code (if known)				YES/NO
▼	166.	WO 02/03226	1/10/2002	Anderson et al.		
.	167.	WO 96/22576	7/25/1996	King		

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<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
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			YES/NO
	168.	HICKMAN ET AL., An Evolutionary Leap in Credit Portfolio Risk Modeling, 12/18/2002	
	169.	Automated Capture for Forms & Documents, Cardiff Teleform Elite, copyright 1991-2000	
	170.	CFO Alert, New Medium brewing for syndications, March 23, 1998, Vol. 5, No. 121, ISSN: 0894-4822	
	171.	Car Loans in Minutes, Bank Management, Vol. 64, No. 4, 04/01/1993	
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	173.	Credit Line Optimization, A Marketswitch Paper, Marketswitch Corporation, www.marketswitch.com, copyright 2002, 6 pages	
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	175.	E-Aid Office 2000: Financial Aid Software Selection, Implementation, and Operation, Copyright 2000 by the National Association of Student Financial Aid Administrators, June 2000, No. 12, pages 1-29	
	176.	Fast Start Scoring Models, Scorex, <a href="http://www.scorex.com/us/home.html">http://www.scorex.com/us/home.html</a> , copyright 2003, 06/25/2005	
	177.	TEBBE, MARK, If Bankers can use the Internet to Make Big Bucks, why can't you?, (Between the lines), September 29, 1997, InfoWorld, Vol. 19, No. 39, pg. 152	
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	180.	HUBBARD ET AL., NextGen FICO Scores: More Predictive Power in Account Management, A Fair Isaac Paper, 09/01/2001	

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	181.	Raines Calls for Open System with Lender Access with Multiple Automated Underwriting Systems; Pledges to Waive DU Fees on Market Expansion Products; Announces Partnership with MBA on Technology, Lender Profitability Issues, Business Editors, Business Wire	
	182.	Scorex Launches New Credit Line Optimization Consulting Service, Scorex, Press Release, 10/27/2003	
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	184.	RUSNAK, RAYMOND, Subprime Auto Finance, What's the Fuss?, What's the Future, A Credit Perspective, The Journal of Lending & Credit Risk Management, pp.1 23-30, April 1997	
	185.	TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005	
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